Docket No. 18276-2

Declaration and Power of Attorney For Patent Application English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

•	ON	LINE MORTGAGE APLICA	ATION PROCESSING AND	TRACKING SYSTEM			
		specification of which					
	(ch	eck one)					
MOJ		is attached hereto.					
IJ		was filed on	as Uni	ted States Application No	. or PCT International		
		Application Number					
		and was amended on _					
A. Con to the last	(if applicable)						
	I hereby state that I have reviewed and understand the contents of the above identified specification,						
	I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.						
	Sec any liste inve	ction 365(b) of any foreic PCT International appliced below and have also in	rity benefits under Title a gn application(s) for pate ation which designated a dentified below, by checking International application b	nt or inventor's certificate t least one country other t ng the box, any foreign a	e, or Section 365(a) of than the United States, pplication for patent or		
	Prid	or Foreign Application(s)			Priority Not Claimed		
	(Nu	mber)	(Country)	(Day/Month/Year Filed)			
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		mber)	(Country)	(Day/Month/Year Filed)			
	(14u	mbor,	(Country)	(Day/Mortili/ Feat Filed)			

	06/27/2000	
(Application Serial No.)	(Filing Date)	
(Application Serial No.)	(Filing Date)	
(Application Serial No.)	(Filing Date)	
insofar as the subject matter of e	each of the claims of this application in the manner p	the United States, listed below and olication is not disclosed in the prioprovided by the first paragraph of 35 below States Patent and Trademore.
Office all information known to m	ne to be material to patentab ble between the filing date of	ility as defined in Title 37, C. F. R. the prior application and the national
Office all information known to m Section 1.56 which became availal	ne to be material to patentab ble between the filing date of	ility as defined in Title 37, C. F. R.
Office all information known to m Section 1.56 which became availal or PCT International filing date of the	ne to be material to patentab ble between the filing date of his application:	ility as defined in Title 37, C. F. R. the prior application and the national (Status)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (list name and registration number)

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